



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [SPEND LIFE WISELY COMPANY, INC.](#)

City/State [DURANT, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [11,712,373](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SPEND LIFE WISELY COMPANY, INC.](#)

[1400 WEST MAIN STREET](#)

[DURANT, OK 74701](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	200,775	182,814	361,638	320,749	273,999	9.82	269.79
Income from lease financing receivables.....	150	154	309	368	362	-2.60	-13.79
Fully taxable income on loans and leases.....	199,086	181,240	358,327	317,585	270,979	9.85	275.07
Tax-exempt income on loans and leases.....	1,839	1,728	3,620	3,532	3,382	6.42	32.49
Estimated tax benefit on income on loans and leases.....	468	432	875	853	1,010	8.25	-34.52
Income on loans and leases (tax equivalent).....	201,393	183,400	362,822	321,970	275,371	9.81	264.96
Investment interest income (tax equivalent).....	12,344	14,407	27,443	31,786	22,437	-14.32	74.00
Interest on balances due from depository institutions.....	347	756	988	4,461	4,100	-54.10	204.39
Interest income on other earning assets.....	962	682	1,627	1,114	1,126	41.06	267.18
Total interest income (tax equivalent)	215,046	199,245	392,880	359,331	303,034	7.93	243.23
Interest on time deposits of \$250K or more	2,988	6,492	11,129	15,196	5,554	-53.97	
Interest on time deposits < \$250K.....	7,709	16,487	28,192	31,045	18,765	-53.24	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,948	9,315	15,836	23,874	10,477	-14.68	441.79
Interest on other borrowings and trading liabilities.....	7,055	7,938	15,602	15,617	14,715	-11.12	189.38
Interest on subordinated debt and mandatory convertible securities	4,808	2,956	7,882	6,048	6,038	62.65	
Total interest expense.....	30,508	43,188	78,641	91,780	55,549	-29.36	345.76
Net interest income (tax equivalent).....	184,538	156,057	314,239	267,551	247,485	18.25	230.66
Non-interest income.....	117,180	101,065	236,048	132,065	111,791	15.95	141.37
Adjusted operating income (tax equivalent)	301,718	257,122	550,287	399,616	359,276	17.34	189.12
Overhead expense.....	195,355	177,006	366,541	274,292	246,721	10.37	167.29
Provision for credit losses.....	12,462	22,287	48,573	15,942	18,055		266.53
Securities gains (losses)	0	10,049	12,037	3,032	-429	-100.00	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	93,935	67,800	147,089	112,617	94,071	38.55	226.40
Applicable income taxes	18,688	13,271	28,023	61,416	17	40.82	934,300.00
Tax equivalent adjustments	1,794	1,494	3,164	2,775	3,001	20.08	85.71
Applicable income taxes (tax equivalent).....	20,482	14,765	31,187	64,191	3,018	38.72	2015.91
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	73,453	53,035	115,902	48,426	91,053	38.50	164.11
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	73,453	53,035	115,902	48,426	91,053	38.50	164.11
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	73,453	53,035	115,902	48,426	91,053	38.50	164.11
Investment securities income (tax equivalent).....	12,344	14,407	27,443	31,786	22,437	-14.32	74.00
US Treasury and agency securities (excluding mortgage-backed securities)	203	1,107	1,402	4,837	3,561	-81.66	-89.26
Mortgage-backed securities	4,776	7,585	12,966	16,798	10,206	-37.03	6.99
All other securities	7,365	5,715	13,075	10,151	8,670	28.88	896.24
Cash dividends declared.....	4,373	0	0	13,068	19,539		-74.25
Common	4,373	0	0	13,068	19,539		-74.25
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.92	2.92	93	4.61	3.75	94	4.17	3.27	93	4.75	4.19	85	4.55	4.08	86
Less: Interest expense	0.56	0.25	89	1	0.67	84	0.83	0.48	88	1.21	0.95	76	0.83	0.75	60
Equals: Net interest income (tax equivalent)	3.36	2.65	92	3.61	3.04	92	3.33	2.77	82	3.54	3.21	67	3.72	3.33	80
Plus: Non-interest income	2.13	1.11	89	2.34	0.91	92	2.50	1.21	88	1.75	0.90	91	1.68	0.90	91
Equals: adjusted operating income (tax equivalent)	5.49	3.82	93	5.94	3.91	91	5.84	4.04	93	5.28	4.16	85	5.39	4.27	87
Less: Overhead expense	3.56	2.24	91	4.09	2.49	93	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90
Less: Provision for credit losses	0.23	-0.15	96	0.52	0.56	55	0.52	0.51	56	0.21	0.12	82	0.27	0.12	85
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0.23	0.03	94	0.13	0.02	95	0.04	0.01	91	-0.01	0	18
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.71	1.79	51	1.57	0.96	89	1.56	1.04	83	1.49	1.53	42	1.41	1.55	37
Less: Applicable income taxes (tax equivalent)	0.37	0.41	38	0.34	0.21	83	0.33	0.23	78	0.85	0.35	97	0.05	0.32	5
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.34	1.36	52	1.23	0.77	84	1.23	0.81	82	0.64	1.19	10	1.37	1.22	66
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.34	1.35	53	1.23	0.77	84	1.23	0.82	81	0.64	1.19	10	1.37	1.22	66
Memo: Net income (last four quarters)	1.29	1.25	59	1.18	0.98	68	1.23	0.82	81	0.64	1.19	9	1.37	1.22	66
Net income—BHC and noncontrolling (minority) interest	1.34	1.37	53	1.23	0.78	83	1.23	0.83	81	0.64	1.19	9	1.37	1.22	66
Margin Analysis															
Average earning assets / Average assets	94.59	93.15	67	93.34	93.41	48	94.07	92.32	71	93.98	93.22	59	91.99	93.23	34
Average interest-bearing funds / Average assets	69.24	62.32	78	71.66	69.51	57	70.22	64.06	76	70.44	70.66	49	68.43	70.70	40
Interest income (tax equivalent) / Average earning assets	4.14	3.14	91	4.93	4.03	94	4.43	3.55	93	5.06	4.49	86	4.95	4.38	85
Interest expense / Average earning assets	0.59	0.27	90	1.07	0.71	86	0.89	0.52	87	1.29	1.02	76	0.91	0.81	62
Net interest income (tax equivalent) / Average earning assets	3.55	2.85	89	3.86	3.26	88	3.54	3.01	80	3.76	3.45	64	4.04	3.58	80
Yield or Cost															
Total loans and leases (tax equivalent)	4.69	4.05	82	5.62	4.49	92	5.01	4.27	86	5.87	4.98	89	5.70	4.85	90
Interest-bearing bank balances	0.16	0.11	92	0.84	0.57	85	0.39	0.27	82	2.16	2.26	52	1.84	1.88	49
Federal funds sold and reverse repos	1.26	0.26	92	1.27	0.59	82	1.28	0.68	80		2.02			1.50	
Trading assets		0.42			0.75			0.60			0.49			0.70	
Total earning assets	4.10	3.11	91	4.90	3.99	95	4.39	3.51	93	5.02	4.47	87	4.90	4.33	85
Investment securities (tax equivalent)	2.22	1.80	81	2.49	2.54	43	2.35	2.25	61	2.54	2.74	29	2.23	2.69	11
US Treasury and agency securities (excluding mortgage-backed securities)	1.24	1.28	46	2.28	2.27	60	2.07	1.75	67	2.51	2.54	51	1.87	2.20	38
Mortgage-backed securities	1.68	1.56	62	2.96	2.30	91	2.49	2.05	90	2.42	2.54	34	2.01	2.44	6
All other securities	2.71	2.91	45	2.67	3.16	34	2.80	3.24	34	2.94	3.80	22	2.73	3.74	16
Interest-bearing deposits	0.57	0.24	93	1.22	0.80	85	0.99	0.53	90	1.48	1.13	77	0.88	0.85	56
Time deposits of \$250K or more	1.61	0.76	96	2.47	1.86	91	2.28	1.42	96	2.68	2.13	95	1.27	1.57	21
Time deposits < \$250K	1.47	0.72	94	2.16	1.71	91	1.95	1.36	92	2.19	1.91	76	1.60	1.42	66
Other domestic deposits	0.31	0.17	83	0.57	0.50	65	0.43	0.36	71	0.87	0.86	55	0.44	0.64	36
Foreign deposits		0.12			1.44			0.42			2.53			1.85	
Federal funds purchased and repos	0.51	0.19	89	0.84	0.53	80	0.73	0.62	71	0.89	1.23	43	0.40	1.03	33
Other borrowed funds and trading liabilities	1.52	1.31	60	2.04	0.60	88	1.48	1.50	50	3.07	1.03	96	2.58	2.10	86
All interest-bearing funds	0.80	0.40	90	1.39	0.96	85	1.19	0.74	85	1.72	1.34	78	1.22	1.06	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	117,180		101,065		236,048		132,065		111,791						
Fiduciary activities income	186		161		353		293		269						
Service charges on deposit accounts - domestic	7,879		7,407		15,697		17,379		16,035						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	956		727		1,355		1,272		1,193						
Insurance activities revenue.....	7,583		8,892		15,840		10,887		10,585						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	23,005		6,361		27,923		21,764		28,730						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	52,989		36,267		125,521		41,167		-827						
Other non-interest income.....	24,582		41,250		49,359		39,303		55,806						
Total overhead expenses	195,355		177,006		366,541		274,292		246,721						
Personnel expense.....	120,163		109,308		231,813		164,809		142,305						
Net occupancy expense.....	15,346		14,844		30,244		25,852		25,079						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	5,645		5,702		11,405		10,687		10,687						
Other operating expenses.....	54,201		47,152		93,079		72,944		68,650						
Fee income on mutual funds and annuities.....	956		727		1,355		1,272		1,194						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	1,844		1,707		1,759		1,604		1,452						
Average personnel expense per employee.....	65.16		64.04		131.79		102.75		98.01						
Average assets per employee.....	5,956.47		5,068.86		5,359.45		4,714.45		4,586.54						
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.82	2.15	37	0.72	0.61	77	0.57	2.02	35	0.96	0.66	77	1.07	1.69	52
Overhead expenses / Net Interest Income + non-interest income	65.13	59.03	74	69.24	61.89	82	66.99	62.28	73	69.12	61.79	81	69.25	61.22	82
Percent of Average Assets															
Total overhead expense	3.56	2.24	91	4.09	2.49	93	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90
Personnel expense.....	2.19	1.25	96	2.53	1.44	94	2.46	1.30	96	2.18	1.50	89	2.14	1.46	90
Net occupancy expense.....	0.28	0.24	69	0.34	0.30	65	0.32	0.26	73	0.34	0.32	63	0.38	0.31	72
Other operating expenses.....	1.09	0.73	87	1.22	0.72	92	1.11	0.94	76	1.11	0.76	86	1.19	0.79	87
Overhead less non-interest income	1.42	1.10	78	1.76	1.53	71	1.38	1.25	62	1.88	1.65	72	2.03	1.65	80
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	64.75	58.45	75	68.84	60.15	88	66.61	61.82	73	68.64	59.91	83	68.67	60.51	83
Personnel expense.....	39.83	33.10	85	42.51	34.68	85	42.13	32.36	92	41.24	34.17	86	39.61	34.42	83
Net occupancy expense.....	5.09	6.33	29	5.77	7.20	29	5.50	6.58	31	6.47	7.50	32	6.98	7.33	41
Other operating expenses.....	19.84	18.60	62	20.56	17.75	76	18.99	22.28	41	20.93	17.93	72	22.08	18.28	83
Total non-interest income	38.84	28.18	77	39.31	21.21	88	42.90	28.83	81	33.05	19.83	91	31.12	20.30	85
Fiduciary activities income	0.06	2.24	27	0.06	1.37	49	0.06	2.09	27	0.07	1.61	47	0.07	1.95	44
Service charges on domestic deposit accounts	2.61	3.19	38	2.88	2.85	55	2.85	3.27	41	4.35	3.21	70	4.46	3.58	64
Trading revenue.....	0	0.72	23	0	0.14	44	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions.....	0.32	2.52	22	0.28	1.01	44	0.25	2.46	19	0.32	0.91	45	0.33	0.85	45
Insurance activities revenue.....	2.51	0.37	93	3.46	0.45	91	2.88	0.41	93	2.72	0.37	92	2.95	0.46	89
Venture capital revenue.....	0	0.02	44	0	0	49	0	0.01	44	0	0	50	0	0	49
Net servicing fees	7.62	0.55	96	2.47	-0.19	98	5.07	0.01	98	5.45	0.22	97	8	0.52	97
Net securitization income	0	0.01	44	0	0	50	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	17.56	3.83	95	14.10	4.33	88	22.81	3.92	94	10.30	2.27	88	-0.23	1.98	6
Other non-interest income.....	8.15	9.26	55	16.04	7.35	88	8.97	9.65	54	9.84	7.41	77	15.53	7.05	92
Overhead less non-interest income	25.91	29.94	33	29.54	38.09	26	23.71	31.93	26	35.59	39.47	36	37.56	39.75	44
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.89	21.54	29	19.57	18.84	41	19.05	18.63	46	54.54	21.51	98	0.02	18.37	5
Applicable income tax + TE / Pretax net operating income + TE	21.80	23.10	31	21.78	22.28	39	21.20	21.18	42	57	23.31	98	3.21	21.35	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	7,812,358	5,730,924	6,593,453	5,020,516	4,223,878	36.32	394.66
Commercial and industrial loans	1,176,441	1,366,044	1,240,448	656,031	453,433	-13.88	226.60
Loans to individuals	143,862	163,112	142,468	174,838	170,939	-11.80	-4.52
Loans to depository institutions and acceptances of other banks	0	1	0	0	1	-100.00	
Agricultural loans	59,457	61,721	59,980	62,323	64,145	-3.67	15.93
Other loans and leases	114,798	120,329	107,693	103,120	100,126	-4.60	107.52
Less: Unearned income	17,598	10,182	13,088	2,941	3,913	72.83	348.01
Loans and leases, net of unearned income	9,289,318	7,431,949	8,130,954	6,013,887	5,008,609	24.99	323.61
Less: Allowance for loan and lease losses	99,336	64,845	87,936	48,434	39,914	53.19	359.95
Net loans and leases	9,189,982	7,367,104	8,043,018	5,965,453	4,968,695	24.74	323.25
Debt securities that reprice or mature in over 1 year	1,088,144	979,045	962,316	1,068,698	1,025,085	11.14	54.80
Mutual funds and equity securities	37	375,124	66	91	31	-99.99	-39.34
Subtotal	10,278,163	8,721,273	9,005,400	7,034,242	5,993,811	17.85	257.59
Interest-bearing bank balances	344,099	151,767	570,029	205,776	293,012	126.73	417.19
Federal funds sold and reverse repos	81,781	103,788	51,527	0	0	-21.20	
Debt securities that reprice or mature within 1 year	153,119	157,335	140,183	177,534	98,182	-2.68	151.54
Trading assets	0	0	0	0	0		
Total earning assets	10,857,162	9,134,163	9,767,139	7,417,552	6,385,005	18.86	261.70
Non-interest-bearing cash and due from depository institutions	114,330	112,355	101,330	108,375	83,198	1.76	171.79
Premises, fixed assets, and leases	224,535	189,473	204,951	177,999	152,766	18.51	275.43
Other real estate owned	12,979	15,374	12,426	9,899	11,481	-15.58	214.64
Investment in unconsolidated subsidiaries	3,167	3,183	3,165	3,186	3,187	-0.50	174.67
Intangible and other assets	500,200	498,797	478,686	425,193	403,231	0.28	159.52
Total assets	11,712,373	9,953,345	10,567,697	8,142,204	7,038,868	17.67	254.75
Quarterly average assets	11,371,220	9,191,836	10,371,423	7,994,140	6,925,048	23.71	250.08
Average loans and leases (YTD)	8,590,170	6,530,086	7,237,524	5,488,555	4,827,270	31.55	310.04
Memoranda							
Loans held-for-sale	297,619	136,112	288,413	107,866	51,420	118.66	335.38
Loans not held-for-sale	8,991,699	7,295,837	7,842,541	5,906,021	4,957,189	23.24	323.23
Real estate loans secured by 1–4 family	2,952,328	2,100,091	2,267,952	1,798,644	1,323,480	40.58	373.67
Commercial real estate loans	4,688,831	3,483,628	4,163,141	3,069,609	2,765,163	34.60	434.94
Construction and land development	1,657,616	1,284,578	1,569,731	1,182,131	994,158	29.04	385.10
Multifamily	477,712	133,981	346,229	122,792	178,212	256.55	609.46
Nonfarm nonresidential	2,553,503	2,065,069	2,247,181	1,764,686	1,592,793	23.65	446.24
Real estate loans secured by farmland	171,199	147,205	162,360	152,263	135,235	16.30	115.25
Total investment securities	1,241,300	1,511,504	1,102,565	1,246,323	1,123,298	-17.88	62.51
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	32,074	95,121	34,927	193,490	175,721	-66.28	-83.56
Municipal securities	515,590	488,562	490,706	311,105	383,811	5.53	646.56
Mortgage-backed securities	620,365	521,788	530,135	709,032	558,869	18.89	24.17
Asset-backed securities	73,234	30,909	46,731	32,605	4,866	136.93	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	37	375,124	66	91	31	-99.99	-39.34
Available-for-sale securities	1,241,263	1,136,380	1,102,499	1,246,232	1,123,298	9.23	62.50
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	32,074	95,121	34,927	193,490	175,721	-66.28	-83.56
Municipal securities	515,590	488,562	490,706	311,105	383,811	5.53	646.56
Mortgage-backed securities	620,365	521,788	530,135	709,032	558,869	18.89	24.17
Asset-backed securities	73,234	30,909	46,731	32,605	4,866	136.93	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	31		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	42,521	45,626	53,628	20,592	-12,746	-6.81	273.22
Structured notes, fair value	0	0	0	0	0		
Pledged securities	648,117	635,878	670,754	833,860	737,908	1.92	-4.02

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,773,318	2,116,749	2,346,960	1,531,020	695,288	31.02	369.09
NOW, ATS and transaction accounts	2,281,196	1,376,025	1,649,664	1,009,848	308,741	65.78	719.90
Time deposits less brokered deposits < \$250K	116,983	1,078,986	775,757	1,232,599	1,280,209	-89.16	
MMDA and other savings accounts	3,416,284	2,274,833	2,769,942	2,020,792	2,941,615	50.18	226.91
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	8,587,781	6,846,593	7,542,323	5,794,259	5,225,853	25.43	296.84
Time deposits of \$250K or more	328,304	473,539	427,393	565,308	500,969	-30.67	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	116,308	118,760	158,418	133,096	122,998	-2.06	55.87
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	6,424	11,511	9,335	266,311	182,807	-44.19	-86.97
Other borrowings w/remaining maturity over 1 year	673,766	843,465	782,451	194,641	134,865	-20.12	592.83
Brokered deposits < \$250K	761,066	517,436	450,966	221,426	46,181	47.08	
Noncore funding	1,885,868	1,964,711	1,828,563	1,380,782	987,820	-4.01	142.15
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	247,970	251,987	247,125	191,364	190,117	-1.59	463.85
Other liabilities	119,519	163,378	138,340	89,315	41,618	-26.85	333.94
Total liabilities	10,841,138	9,226,669	9,756,351	7,455,720	6,445,408	17.50	259.65
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	70	70	70	70	68	0.00	42.86
Common surplus	288,434	287,670	288,564	287,671	262,164	0.27	515.59
Retained earnings	604,504	472,558	535,424	419,522	384,164	27.92	153.98
Accumulated other comprehensive income	32,304	12,256	28,169	18,269	-12,691	163.58	183.54
Other equity capital components	-54,077	-45,878	-40,881	-39,048	-40,245		
Total holding company equity capital	871,235	726,676	811,346	686,484	593,460	19.89	203.35
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	871,235	726,676	811,346	686,484	593,460	19.89	203.35
Total liabilities and capital	11,712,373	9,953,345	10,567,697	8,142,204	7,038,868	17.67	254.75
Memoranda							
Non-interest-bearing deposits	2,773,319	2,116,749	2,346,960	1,531,020	1,476,848	31.02	369.09
Interest-bearing deposits	6,903,832	5,720,819	6,073,722	5,049,973	4,296,155	20.68	224.06
Total deposits	9,677,151	7,837,568	8,420,682	6,580,993	5,773,003	23.47	255.56
Long-term debt that reprices within 1 year	6,424	9,085	9,335	10,223	10,425	-29.29	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	811,346	686,484	686,484	593,460	528,190		
Accounting restatements	0	0	0	0	0		
Net income	73,453	53,035	115,902	48,426	91,053		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	20,000	0		
Sale of treasury stock	2,000	3,000	15,454	13,500	0		
Less: Purchase of treasury stock	17,421	6,832	11,675	5,500	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	4,373	0	0	13,068	19,539		
Change in other comprehensive income	4,134	-6,011	9,900	30,961	-6,244		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,096	-3,000	-4,719	-1,295	0		
Holding company equity capital, ending balance	871,235	726,676	811,346	686,484	593,460		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	66.70	36.32	95	57.58	48.99	72	62.39	36.22	92	61.66	52.67	70	60.01	53.63	65
Commercial and industrial loans	10.04	12.25	42	13.72	14.96	46	11.74	13.52	41	8.06	11.45	38	6.44	11.42	26
Loans to individuals	1.23	3.48	46	1.64	2.29	63	1.35	3.40	48	2.15	2.71	68	2.43	2.65	70
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0	91	0	0.03	31	0	0	44	0	0	89
Agricultural loans.....	0.51	0.21	82	0.62	0.47	72	0.57	0.19	84	0.77	0.53	74	0.91	0.47	78
Other loans and leases.....	0.98	4.22	19	1.21	1.29	65	1.02	4.63	17	1.27	1.08	69	1.42	2.64	43
Net loans and leases.....	78.46	59.81	92	74.02	71.37	58	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34
Debt securities over 1 year.....	9.29	17.61	17	9.84	12.18	39	9.11	15.55	23	13.13	13.66	49	14.56	13.20	59
Mutual funds and equity securities	0	0.06	30	3.77	0.06	97	0	0.05	30	0	0.06	39	0	0.05	40
Subtotal	87.75	78.32	90	87.62	84.41	66	85.22	78.16	75	86.39	86.76	40	85.15	87.24	28
Interest-bearing bank balances	2.94	9.11	14	1.52	5.87	17	5.39	7.51	37	2.53	2.97	53	4.16	2.30	78
Federal funds sold and reverse repos	0.70	0.52	80	1.04	0.04	95	0.49	0.82	80	0	0.03	36	0	0.01	38
Debt securities 1 year or less	1.31	1.53	58	1.58	1.97	53	1.33	1.68	51	2.18	2.10	63	1.39	2.14	54
Trading assets	0	0.60	18	0	0.04	39	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets.....	92.70	91.43	65	91.77	92.83	34	92.42	91.05	66	91.10	92.39	33	90.71	92.24	30
Non-interest cash and due from depository institutions.....	0.98	1.01	43	1.13	1.08	57	0.96	1.07	38	1.33	1.14	62	1.18	1.25	43
Other real estate owned.....	0.11	0.02	94	0.15	0.04	88	0.12	0.02	94	0.12	0.04	85	0.16	0.04	89
All other assets.....	6.33	7.50	38	7.10	5.99	70	6.62	7.82	37	7.57	6.41	66	8.11	6.39	75
Memoranda															
Short-term investments	4.94	12.01	17	4.15	8.34	25	7.21	11.17	34	4.71	5.36	51	5.56	4.70	67
U.S. Treasury securities.....	0	1.08	12	0	0.19	31	0	0.84	17	0	0.29	28	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0.27	0.77	46	0.96	0.98	59	0.33	0.63	53	2.38	1.25	76	2.50	1.67	72
Municipal securities	4.40	1.72	82	4.91	2.64	77	4.64	1.69	84	3.82	2.58	71	5.45	2.66	82
Mortgage-backed securities	5.30	12.97	15	5.24	8.33	27	5.02	11.75	16	8.71	9.38	51	7.94	8.73	51
Asset-backed securities	0.63	0.38	76	0.31	0.27	79	0.44	0.32	75	0.40	0.30	81	0.07	0.26	74
Other debt securities	0	0.52	8	0	0.55	13	0	0.42	10	0	0.53	15	0	0.52	16
Loans held-for-sale.....	2.54	0.42	93	1.37	0.56	85	2.73	0.52	93	1.32	0.39	87	0.73	0.29	86
Loans held for investment	76.77	59.85	89	73.30	70.96	53	74.21	61.72	86	72.54	72.01	47	70.43	73.24	34
Real estate loans secured by 1–4 family	25.21	11.69	90	21.10	15.05	74	21.46	11.91	90	22.09	16.02	76	18.80	16.83	63
Revolving	1.07	1.45	50	1.04	1.96	34	1.10	1.66	46	1.18	2.24	36	1.06	2.43	30
Closed-end, secured by first liens	23.95	9.84	91	19.83	12.48	78	20.17	9.81	90	20.63	13.07	80	17.45	13.60	69
Closed-end, secured by junior liens	0.18	0.20	60	0.22	0.31	42	0.19	0.22	56	0.29	0.37	45	0.30	0.41	49
Commercial real estate loans	40.03	22.48	90	35	30.76	66	39.39	22.22	91	37.70	33.26	66	39.28	33.39	70
Construction and land development	14.15	3.35	99	12.91	4.65	96	14.85	3.40	99	14.52	5	96	14.12	4.78	96
Multifamily	4.08	3.31	68	1.35	4.68	15	3.28	3.12	62	1.51	4.76	23	2.53	5.12	40
Nonfarm nonresidential	21.80	14.81	77	20.75	19.93	53	21.26	14.72	72	21.67	21.85	50	22.63	21.85	54
Real estate loans secured by farmland	1.46	0.34	89	1.48	0.85	76	1.54	0.33	90	1.87	0.95	78	1.92	0.88	81

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,977,031	2,240,349	2,850,041	2,014,544	1,415,994
Commit: Secured commercial real estate loans	2,419,144	1,697,771	2,305,250	1,556,610	1,065,491
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	13,309	21,674	22,514	25,767	20,563
Securities underwriting	0	0	0	0	0
Standby letters of credit	30,102	29,138	33,826	28,233	20,081
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	452,259	772,397	524,461	288,204	204,209
Written options contracts (interest rate)	443,804	841,432	559,802	247,532	166,041
Purchased options contracts (interest rate)	466,500	42,000	29,000	61,000	40,000
Interest rate swaps	702,034	702,034	702,034	100,000	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	25.42	22.45	65	22.51	15.78	83	26.97	22.01	74	24.74	16.97	86	20.12	17.31	69
Standby letters of credit	0.26	0.67	26	0.29	0.31	58	0.32	0.71	33	0.35	0.36	57	0.29	0.35	49
Commercial and similar letters of credit	0	0.02	19	0	0.01	36	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.12	41	0	0	50	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0	46	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0	47	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0	46	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0	47	0	0.30	33	0	0	47	0	0	47
Derivative contracts	17.63	49.75	49	23.69	4.37	89	17.18	48.62	44	8.56	2.95	82	5.83	6.51	58
Interest rate contracts	17.63	35.96	52	23.69	4.21	89	17.18	34.36	46	8.56	2.87	82	5.83	6.40	58
Interest rate futures and forward contracts	3.86	5.17	80	7.76	0.33	96	4.96	6.21	79	3.54	0.08	95	2.90	0.25	95
Written options contracts (interest rate)	3.79	1.82	84	8.45	0.35	97	5.30	2.18	88	3.04	0.13	97	2.36	0.26	96
Purchased options contracts (interest rate)	3.98	1.33	85	0.42	0.04	91	0.27	1.46	58	0.75	0.02	94	0.57	0.07	89
Interest rate swaps	5.99	20.67	30	7.05	2.79	79	6.64	20.83	27	1.23	2.19	71	0	5.18	15
Foreign exchange contracts	0	6.16	25	0	0	47	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.93	26	0	0	47	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0	49	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.86	34	0	0	48	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0	49	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0	49	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.29	37	0	0	49	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	34.66	42.93	52	34.31	23.96	85	39.38	42.82	63	36.70	24.81	87	29.33	25.18	67

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,064,597	2,357,863	1,815,297	696,736	410,250
Interest rate contracts	2,064,597	2,357,863	1,815,297	696,736	410,250
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	452,259	772,397	524,461	288,204	204,209
Written options	443,804	841,432	559,802	247,532	166,041
Exchange-traded.....	106,000	69,000	66,000	97,000	75,000
Over-the-counter.....	337,804	772,432	493,802	150,532	91,041
Purchased options	466,500	42,000	29,000	61,000	40,000
Exchange-traded.....	65,500	42,000	29,000	61,000	40,000
Over-the-counter.....	401,000	0	0	0	0
Swaps	702,034	702,034	702,034	100,000	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,064,597	2,357,863	1,815,297	696,736	410,250
Interest rate contracts	2,064,597	2,357,863	1,815,297	696,736	410,250
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,620,793	1,516,431	1,255,495	449,204	244,209
One year or less	517,759	814,397	553,461	349,204	244,209
Over 1 year to 5 years	702,000	125,000	125,000	0	0
Over 5 years	401,034	577,034	577,034	100,000	0
Gross negative fair value (absolute value)	5,801	35,874	23,411	2,962	810
Gross positive fair value.....	11,171	29,651	17,764	5,109	4,547
Held for trading.....	0	0	0	0	0
Non-traded.....	11,171	29,651	17,764	5,109	4,547
Current credit exposure on risk-based capital derivative contracts	4,993	0	2,154	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.09	76	100	99.90	56	100	94.10	77	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	0.10	44	0	3.49	25	0	0.14	42	0	0	46
Foreign exchange contracts	0	1.17	34	0	0	47	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards	21.91	12.57	72	32.76	16.21	79	28.89	14.05	76	41.36	14.06	83	49.78	11.75	89
Written options	21.50	7.49	85	35.69	12.26	86	30.84	8.18	89	35.53	11.73	83	40.47	11.14	85
Exchange-traded	5.13	0.11	97	2.93	0	98	3.64	0.14	95	13.92	0	96	18.28	0	98
Over-the-counter	16.36	7.20	80	32.76	12.21	84	27.20	7.73	86	21.61	10.84	76	22.19	10.65	77
Purchased options	22.60	3.44	96	1.78	1.85	70	1.60	3.42	54	8.76	2.45	83	9.75	1.29	91
Exchange-traded	3.17	0.12	95	1.78	0	98	1.60	0.15	90	8.76	0	98	9.75	0	99
Over-the-counter	19.42	3.04	95	0	1.81	34	0	2.86	21	0	2.28	36	0	1.22	38
Swaps	34	71.23	16	29.77	69.08	18	38.67	68.76	19	14.35	64.61	18	0	65.42	10
Held for trading	0	40.60	20	0	13.70	36	0	43.53	19	0	15.01	35	0	13.60	38
Interest rate contracts	0	34.42	21	0	13.72	36	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.57	33	0	0	47	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.58	40	0	0	49	0	0.68	38	0	0	48	0	0	49
Non-traded	100	59.40	79	100	86.30	63	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts	100	56.19	86	100	86.12	67	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.38	33	0	0	46	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.13	38	0	0	48	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	78.50	91.87	17	64.31	70.94	31	69.16	91.48	14	64.47	80.07	27	59.53	82.85	20
One year or less	25.08	28.05	58	34.54	16.71	79	30.49	32.05	57	50.12	15.20	87	59.53	12.75	91
Over 1 year to 5 years	34	26.03	61	5.30	18.62	34	6.89	27.06	18	0	22.92	14	0	22.66	16
Over 5 years	19.42	30.08	42	24.47	31.71	39	31.79	29.56	54	14.35	34.12	32	0	36.28	14
Gross negative fair value (absolute value)	0.28	1.25	16	1.52	3.20	29	1.29	1.55	52	0.43	1.30	29	0.20	0.66	25
Gross positive fair value	0.54	1.68	9	1.26	2.37	32	0.98	2.23	14	0.73	1.14	38	1.11	1.10	52
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	29	0.05	0.01	82	0.03	0.07	49	0	0	76	0	0.01	45
Gross positive fair value (X)	0.01	0.07	25	0.04	0.01	85	0.02	0.09	27	0.01	0	82	0.01	0.01	66
Held for trading (X)	0	0.05	21	0	0	44	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0.01	0.01	65	0.04	0	91	0.02	0.02	71	0.01	0	87	0.01	0.01	74
Current credit exposure (X)	0.01	0.05	26	0	0.02	23	0	0.06	18	0	0.01	18	0	0	18
Credit losses on derivative contracts	0	0	45	0	0	48	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	46	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.63	23	0	0.33	20	0.03	0.85	17	0	0.10	18	0	0.06	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	87,936	48,434	48,434	39,914	24,689
Gross losses	1,659	7,121	10,946	9,299	4,338
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	597	1,245	1,875	1,877	1,508
Net losses	1,062	5,876	9,071	7,422	2,830
Provision for loan and lease losses	12,462	22,287	48,573	15,942	18,055
Adjustments	0	0	0	0	0
Ending balance	99,336	64,845	87,936	48,434	39,914
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.23	-0.14	97	0.52	0.55	56	0.52	0.51	57	0.21	0.12	82	0.27	0.12	85
Provision for loan and lease losses / Average loans and leases	0.29	-0.25	96	0.68	0.76	52	0.67	0.82	41	0.29	0.16	82	0.37	0.16	86
Provision for loan and lease losses / Net loan and lease losses	1,173.45	77.32	89	379.29	1,122.38	34	535.48	487.86	71	214.79	142.73	76	637.99	182.69	88
Allowance for loan and lease losses / Total loans and leases not held for sale	1.10	1.39	28	0.89	1.22	17	1.12	1.58	22	0.82	0.94	35	0.81	0.94	32
Allowance for loan and lease losses / Total loans and leases	1.07	1.37	25	0.87	1.21	16	1.08	1.55	23	0.81	0.93	34	0.80	0.93	34
Allowance for loan and lease losses / Net loans and leases losses (X)	46.77	15.27	87	5.52	33.72	19	9.69	11.58	60	6.53	17.18	38	14.10	21.35	58
Allowance for loan and lease losses / Nonaccrual assets	280.93	318.67	54	134.39	317.15	20	191.01	299.17	35	90.41	315.75	14	75.22	285.36	9
ALLL / 90+ days past due + nonaccrual loans and leases	199.63	260.68	43	133.35	286.97	24	130.32	244.34	25	89.94	283.41	17	74.70	259.30	13
Gross loan and lease losses / Average loans and leases	0.04	0.22	12	0.22	0.15	78	0.15	0.34	34	0.17	0.16	61	0.09	0.15	43
Recoveries / Average loans and leases	0.01	0.08	12	0.04	0.04	62	0.03	0.07	22	0.03	0.05	53	0.03	0.05	43
Net losses / Average loans and leases	0.02	0.13	25	0.18	0.11	80	0.13	0.27	37	0.14	0.11	66	0.06	0.09	49
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	49	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	5.45	16.12	16	13.39	17.77	51	20.16	33.98	29	43.27	41.80	60	14	51.25	16
Earnings coverage of net loan and lease losses (X)	98.50	4.52	90	15.08	41.28	39	21.22	22.91	65	16.95	22.46	51	38.56	29.27	66
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	51	0.16	0.02	89	0.08	0.04	75	0.05	0.02	76	0	0.01	39
Real estate loans secured by 1–4 family	0	-0.01	72	0.03	0.01	78	0.02	0.01	65	0.01	0.02	48	0.02	0.01	64
Revolving	-0.01	-0.05	42	0.07	0	90	0.04	0.01	71	0.14	0.02	89	0.10	0.02	84
Closed-end	0	-0.01	72	0.02	0.01	74	0.01	0	71	0	0.02	43	0.01	0.01	61
Commercial real estate loans	0.01	0.05	46	0.24	0.03	91	0.12	0.07	78	0.07	0.02	83	-0.01	0.01	20
Construction and land development	-0.01	0	39	0.13	-0.01	95	0.06	0	86	-0.01	-0.02	29	0.01	-0.02	83
1–4 family	-0.01	0	10	0.03	0	95	0.03	0	93	0	0	15	0.01	0	92
Other	0	-0.01	63	0.10	-0.01	97	0.04	0	84	-0.01	-0.02	27	0	-0.02	31
Multifamily	0	0.01	51	0	0	54	0	0	16	0	0	20	-0.08	0	4
Nonfarm nonresidential	0.01	0.07	50	0.34	0.04	91	0.18	0.11	78	0.12	0.03	86	-0.01	0.02	11
Owner-occupied	0	0.01	46	0	0.01	70	0.01	0.02	55	0	0.01	58	0.01	0.01	74
Other	0.01	0.06	61	0.34	0.03	93	0.18	0.08	82	0.12	0.01	93	-0.02	0.01	6
Real estate loans secured by farmland	-0.01	-0.01	15	0	0	48	0	0.02	16	0.13	0.01	92	0.07	0	94
Commercial and industrial loans	0.06	0.20	36	0.12	0.17	58	0.19	0.47	35	0.62	0.27	84	0.30	0.18	70
Loans to individuals	0.39	0.78	37	0.96	0.74	72	0.93	1.13	55	0.52	0.74	50	0.55	0.71	57
Credit card loans	1.10	2.18	24	2.87	2.09	69	2.22	2.92	30	4.24	1.89	86	0	1.65	21
Agricultural loans	0.94	0.03	96	-0.90	0	2	-0.18	0.19	5	-0.09	0.02	3	0.58	0.03	94
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.08	37	0	0.14	30	-0.01	0.15	8	0.02	0.14	53	0.05	0.28	58

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	8,773		9,422		11,867		35,973		22,743						
90+ days past due loans and leases	14,400		376		21,440		280		371						
Nonaccrual loans and leases	35,360		48,252		46,037		53,569		53,060						
Total past due and nonaccrual loans and leases	58,533		58,050		79,344		89,822		76,174						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	4,070		8,481		4,416		17,521		22,879						
Total restructured loans and leases	4,070		8,481		4,416		17,521		22,879						
30–89 days past due loans held for sale	462		0		1,373		0		0						
90+ days past due loans held for sale	14,286		0		21,292		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	14,748		0		22,665		0		0						
Restructured loans and leases in compliance	4,073		7,018		3,662		2,561		10,910						
Other real estate owned	12,979		15,374		12,426		9,899		11,481						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.09	0.27	24	0.13	0.27	34	0.15	0.39	17	0.60	0.31	84	0.45	0.32	72
90+ days past due loans and leases	0.16	0.10	79	0.01	0.04	48	0.26	0.12	82	0	0.03	48	0.01	0.03	45
Nonaccrual loans and leases	0.38	0.58	32	0.65	0.53	68	0.57	0.66	47	0.89	0.48	85	1.06	0.49	87
90+ days past due and nonaccrual loans and leases	0.54	0.73	42	0.65	0.59	62	0.83	0.85	58	0.90	0.54	80	1.07	0.54	86
30–89 days past due restructured	0	0.01	19	0	0	30	0	0.01	16	0	0	29	0	0.01	27
90+ days past due restructured	0	0	30	0	0	43	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.04	0.12	32	0.11	0.08	69	0.05	0.13	34	0.29	0.07	90	0.46	0.10	95
30–89 days past due loans held for sale	0	0	88	0	0	47	0.02	0	93	0	0	47	0	0	47
90+ days past due loans held for sale	0.15	0	96	0	0	48	0.26	0	96	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	38	0	0	48	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.09	0.27	24	0.13	0.27	34	0.15	0.40	17	0.60	0.31	84	0.45	0.32	72
90+ days past due assets	0.16	0.10	79	0.01	0.04	48	0.26	0.12	82	0	0.03	48	0.01	0.03	45
Nonaccrual assets	0.38	0.59	31	0.65	0.54	68	0.57	0.67	46	0.89	0.48	85	1.06	0.49	87
30+ days past due and nonaccrual assets	0.63	1.04	32	0.78	0.88	46	0.98	1.29	44	1.49	0.87	83	1.52	0.88	83
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.42	0.43	57	0.49	0.43	65	0.64	0.52	70	0.66	0.39	80	0.76	0.39	86
90+ days past due and nonaccrual assets + other real estate owned	0.54	0.46	67	0.64	0.48	73	0.76	0.55	80	0.78	0.45	83	0.92	0.45	87
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.45	0.52	46	0.71	0.58	67	0.59	0.60	53	0.81	0.56	75	1.07	0.59	85
Allowance for loan and lease losses	52.76	67.93	42	108.94	72.32	76	70.65	66.66	62	136.33	92.08	75	189.03	95.97	87
Equity capital + allowance for loan and lease losses	5.40	4.43	68	8.93	5.37	82	6.91	4.97	77	8.98	4.77	85	11.91	5.09	90
Tier 1 capital + allowance for loan and lease losses	5.48	5.28	59	8.93	5.86	78	7.03	6.05	65	9.08	5.30	83	12.30	5.65	90
Loans and leases + other real estate owned	0.56	0.88	32	0.95	0.81	64	0.76	0.97	37	1.10	0.78	74	1.50	0.82	86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.07	0.24	24	0.10	0.28	30	0.09	0.39	17	0.40	0.28	74	0.18	0.29	42
	90+ days past due		0.18	0.12	83	0	0.04	53	0.32	0.16	82	0	0.03	24	0	0.03	19
	Nonaccrual.....		0.40	0.65	35	0.68	0.56	74	0.63	0.76	49	0.98	0.45	89	1.13	0.48	88
Commercial and industrial	30–89 days past due		0.10	0.17	41	0.09	0.16	54	0.19	0.23	57	0.38	0.22	78	0.40	0.23	77
	90+ days past due		0	0.02	16	0	0.01	29	0	0.03	16	0	0.02	30	0	0.02	32
	Nonaccrual.....		0.31	0.64	32	0.56	0.56	64	0.31	0.75	24	0.47	0.74	48	0.78	0.61	69
Individuals	30–89 days past due		0.82	0.55	77	1.06	0.40	86	1.41	0.83	83	7.26	0.60	97	7.52	0.68	97
	90+ days past due		0.01	0.07	50	0.09	0.02	86	0.04	0.14	48	0.16	0.02	91	0.22	0.03	92
	Nonaccrual.....		0.06	0.18	43	0.17	0.16	62	0.12	0.28	46	0.16	0.12	69	0.86	0.15	92
Depository institution loans	30–89 days past due			0	0	0	0	50		0			0	0	0	0	50
	90+ days past due			0	0	0	0	50		0			0	0	0	0	50
	Nonaccrual.....			0	0	0	0	50		0			0	0	0	0	50
Agricultural	30–89 days past due		1.08	0.16	94	0.85	0.28	85	2.17	0.17	94	1.35	0.10	96	0.77	0.11	91
	90+ days past due		0	0	44	0	0	44	0	0	44	0	0	47	0	0.01	44
	Nonaccrual.....		1.08	0.69	75	2.09	0.55	84	0.42	0.49	67	1.48	0.80	80	0.61	0.46	75
Foreign governments	30–89 days past due			0.01						0							
	90+ days past due			0						0							
	Nonaccrual.....			0.04						0.09							
Other loans and leases	30–89 days past due		0	0.11	18	0	0.32	25	0	0.18	15	0	0.28	23	0	0.18	23
	90+ days past due		0	0.01	35	0	0	40	0	0.01	33	0	0	40	0	0	41
	Nonaccrual.....		0	0.13	22	0	0.07	35	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
		0.08	0.35	15	0.08	0.38	23	0.20	0.65	15	0.14	0.53	13	0.38	0.52	50
1–4 family	30–89 days past due	0.49	0.27	82	0	0.06	26	0.94	0.33	86	0	0.05	28	0	0.04	22
	90+ days past due	0.38	0.82	24	0.59	0.66	54	0.51	0.89	33	0.75	0.55	76	0.84	0.61	71
Revolving	30–89 days past due	0.14	0.29	31	0.27	0.27	60	0.35	0.48	43	0.42	0.36	63	1.11	0.36	88
	90+ days past due	0	0.02	34	0	0.01	39	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual	0.51	1.05	43	0.64	0.44	68	0.60	1.13	41	0.81	0.34	83	0.37	0.35	58
Closed-end	30–89 days past due	0.07	0.36	18	0.07	0.40	21	0.19	0.65	15	0.13	0.56	14	0.33	0.54	46
	90+ days past due	0.51	0.29	82	0	0.07	28	0.99	0.38	86	0	0.05	29	0	0.05	24
	Nonaccrual	0.38	0.77	26	0.59	0.68	52	0.51	0.87	35	0.74	0.57	73	0.86	0.64	68
Junior lien	30–89 days past due	0	0.01	41	0.01	0.01	63	0.01	0.02	52	0	0.02	41	0.01	0.02	44
	90+ days past due	0	0	36	0	0	42	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.07	0.04	72	0.04	0.03	60	0.03	0.04	40	0.04	0.03	64	0.06	0.03	75
Commercial real estate	30–89 days past due	0.07	0.14	44	0.12	0.20	52	0.04	0.26	23	0.53	0.15	88	0.08	0.16	44
	90+ days past due	0	0.01	25	0	0.02	34	0	0.02	23	0	0.02	34	0	0.02	31
	Nonaccrual	0.41	0.52	51	0.63	0.45	71	0.68	0.62	58	1.05	0.34	93	1.27	0.41	91
Construction and development	30–89 days past due	0.06	0.12	61	0.30	0.17	79	0.10	0.28	49	1.18	0.20	90	0.20	0.17	64
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.19	0.36	64	0.73	0.29	83	0.37	0.41	70	1.11	0.18	92	1.33	0.18	93
1–4 family	30–89 days past due	0.03	0.02	78	0.14	0.05	82	0.08	0.03	77	0.36	0.05	91	0.08	0.07	74
	90+ days past due	0	0	44	0	0	47	0	0	42	0	0	47	0	0	48
	Nonaccrual	0.10	0.02	90	0.21	0.03	90	0.26	0.03	92	0.34	0.01	94	0.50	0.04	94
Other	30–89 days past due	0.03	0.07	62	0.17	0.09	79	0.02	0.22	38	0.82	0.12	90	0.12	0.06	80
	90+ days past due	0	0	41	0	0	44	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.09	0.29	60	0.51	0.20	82	0.11	0.35	54	0.77	0.14	90	0.83	0.10	94
Multifamily	30–89 days past due	0	0.06	28	0	0.07	38	0	0.09	22	0	0.03	38	0	0.03	74
	90+ days past due	0	0	44	0	0	46	0	0	45	0	0	46	0	0	46
	Nonaccrual	0	0.14	21	0	0.04	35	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.09	0.14	53	0.02	0.20	33	0	0.23	13	0.13	0.13	58	0.02	0.17	23
	90+ days past due	0	0.01	29	0	0.02	36	0	0.02	26	0	0.02	37	0	0.02	34
	Nonaccrual	0.64	0.66	57	0.62	0.57	63	1	0.80	64	1.09	0.36	90	1.38	0.52	88
Owner Occupied	30–89 days past due	0.01	0.04	32	0.02	0.06	48	0	0.07	16	0.10	0.06	71	0.01	0.08	29
	90+ days past due	0	0	34	0	0.01	40	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.10	0.25	30	0.18	0.24	53	0.19	0.27	40	0.15	0.19	49	0.15	0.20	51
Other	30–89 days past due	0.08	0.09	67	0	0.11	20	0	0.14	22	0.02	0.05	56	0.01	0.07	44
	90+ days past due	0	0.01	36	0	0.01	42	0	0.01	33	0	0.01	41	0	0.01	39
	Nonaccrual	0.54	0.40	67	0.43	0.23	75	0.81	0.44	75	0.93	0.14	97	1.24	0.22	92
Farmland	30–89 days past due	0.07	0.11	66	0	0.19	29	0.05	0.11	63	0.82	0.21	86	0.23	0.09	80
	90+ days past due	0	0	45	0.16	0.02	92	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0.15	1.10	48	3.09	1.17	81	1.08	1.13	66	2.36	1.06	78	1.01	0.49	79
Credit card	30–89 days past due	0.03	0.63	16	0.09	0.83	44	0.01	0.95	15	56.27	0.87	98	52.85	1.03	98
	90+ days past due	0	0.39	15	0.05	0.22	59	0.01	0.63	27	3.51	0.18	98	6.09	0.26	96
	Nonaccrual	0.08	0.08	77	0.14	0.05	90	0	0.05	37	0.02	0	92	1.02	0.07	94

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	234,427	241,862	247,753	248,693	221,987										
Retained earnings	604,504	472,558	535,424	419,522	384,164										
Accumulated other comprehensive income (AOCI)	32,304	12,256	28,169	18,269	-12,691										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	871,235	726,676	811,346	686,484	593,460										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	67,371	76,827	72,208	71,241	94,748										
Accumulated other comprehensive income-related adjustments	32,305	12,256	28,169	18,269	-12,691										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	771,559	637,593	710,969	596,974	511,403										
Adjustments and deductions for common equity tier 1 capital	0	0	0	6,416	24,998										
Common equity tier 1 capital	771,559	637,593	710,969	590,558	486,405										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	85,823	88,840	85,200	88,217	86,970										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	85,823	88,840	85,200	88,217	86,970										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	85,823	88,840	85,200	88,217	86,970										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	159,011	160,000	158,791	100,000	100,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	105,316	69,294	93,148	52,401	43,203										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					10										
Tier 2 capital before deductions	264,327	229,294	251,939	152,401	143,213										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	264,327	229,294	251,939	152,401	143,213										
Exited advanced approach tier 2 capital															
Total capital	1,121,709	955,727	1,048,108	831,176	716,588										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,371,220	9,191,836	10,371,423	7,994,140	6,925,048										
Less: Deductions from common equity tier 1 capital	67,371	76,827	72,208	77,657	119,746										
Less: Other deductions	442,332	301,820	606,917	0	0										
Total assets for leverage ratio	10,861,517	8,813,189	9,692,298	7,916,483	6,805,302										
Total risk-weighted assets	9,454,376	7,639,087	8,365,767	6,649,129	5,576,091										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	8.16	12.66	1	8.50	12.35	2	8.88	12.50	4	8.72	12.37	3			
Common equity tier 1 capital, column B	0	0.29	46	0	50	0	0.30	46	0	0	50	0	50		
Tier 1 capital, column A	9.07	13.44	1	9.51	11.19	11	9.52	13.08	1	10.21	13.19	7	10.28	13.03	9
Tier 1 capital, column B	0	0.33	46	0	0	50	0	0.34	46	0	0	50	0	50	
Total capital, column A	11.86	15.42	1	12.51	12.79	21	12.53	15.23	7	12.50	14.63	14	12.85	14.48	23
Total capital, column B	0	0.37	46	0	0	50	0	0.39	46	0	0	50	0	50	
Tier 1 leverage	7.89	9.11	19	8.24	9.63	15	8.21	9.13	22	8.57	10.39	10	8.43	10.37	10
Supplementary leverage ratio, advanced approaches HCs		6.95					8.72								

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			7,583			8,892			15,840			10,887				10,585	-14.72	78.42
Other insurance activities income			7,583			8,892			15,840			10,887				10,585	-14.72	78.42
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			156,459			154,187			154,548			152,101				146,957	1.47	131.45

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	39	0	0	48	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			60			53.67			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			40			46.33			40			33.33					
Separate account assets (L/H) / Total life assets	13.29			0			11.24			0			0					
Insurance activities revenue / Adjusted operating income	2.51	0.37	93	3.46	0.45	91	2.88	0.41	93	2.72	0.37	92	2.95	0.46	89			
Premium income / Insurance activities revenue	0	3.14	41	0	0.02	47	0	2.84	40	0	0.03	47	0	0	48			
Credit related premium income / Total premium income	30.92			100			38.23			100			50					
Other premium income / Total premium income	69.08			0			61.77			0			50					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	48	0	0.03	44	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)	21.10			33.71			15.59			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)	5.07						3.62											
Insurance benefits, losses, expenses / Insurance premiums	-395.05			30.33			447.82			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0		0.07			0			0				0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0		0			0			0				0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	44	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.35	11.54	68	19.49	11.13	80	17.48	11.03	76	20.92	11.53	84	23.96	13.70	94			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0		0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0	49	0	0.75	37	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.64			0.06			0.87			0			0	
Cost: Interest-bearing deposits.....		0.12			1.44			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26						5.18							
Commercial and industrial loans		1.03						0.64			2.35			3.83	
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases.....		-1.19			-62.63			-2.40			-47.91			-27.26	
Total selected assets.....		3.19			-35.96			2.04			-25.04			5.03	
Deposits		9.07			43.26			3.46			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,955,915	1,850,717	1,932,432	1,760,285	1,575,072	5.68	
1–4 family residential loans		1,955,915	1,850,717	1,932,432	1,760,285	1,575,072	5.68	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		16.70	18.59	18.29	21.62	22.38		
1–4 family residential loans		16.70	18.59	18.29	21.62	22.38		
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		42.46	41.40	40.53	44.53	42.87		
1–4 family residential loans		1.12	1.12	1.15	1.23	1.13		
Home equity lines		0.12	0.06	0.10	0.08	0.09		
Credit card receivables.....		1.08	1.60	1.23	2.06	2.40		
Auto loans and other consumer loans.....		10.45	14.70	12.31	8.44	6.88		
Commercial and industrial loans		44.77	41.12	44.68	43.66	46.63		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0	0	0	0	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		43,848	5,602	59,353	88,381	25,012	682.72	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....		43,848	5,602	59,353	88,381	25,012	682.72	
90+ Days Past Due Securitized Assets								
1–4 family residential loans		103,656	26,906	118,227	37,422	36,182	285.25	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Total 90+ days past due securitized assets		103,656	26,906	118,227	37,422	36,182	285.25	
Total past due securitized assets.....		147,504	32,508	177,580	125,803	61,194	353.75	
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Total net losses on securitized assets.....		0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.24	0.30	3.07	5.02	1.59
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.24	0.30	3.07	5.02	1.59
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	5.30	1.45	6.12	2.13	2.30
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	5.30	1.45	6.12	2.13	2.30
Total past due securitized assets percent of securitized assets	7.54	1.76	9.19	7.15	3.89
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.96	0.18	1.55	2.61	1.03
Home equity lines	0.14	0.27	0.35	0.42	1.11
Credit card receivables	0.03	0.09	0.01	56.27	52.85
Commercial and industrial loans	0.10	0.09	0.19	0.38	0.40
All other loans and leases	0.10	0.17	0.11	0.77	0.39
Total managed loans past due 30–89 days	0.47	0.16	0.71	1.60	0.72
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.47	0.70	3.42	1.08	1.28
Home equity lines	0	0	0	0	0
Credit card receivables	0	0.05	0.01	3.51	6.09
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0.01	0	0	0
Total managed loans past due 90+ days	1.05	0.29	1.39	0.48	0.55
Total Past Due Managed Assets	1.52	0.46	2.09	2.08	1.28
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.01	0.01	0	0.01
Home equity lines	-0.01	0.07	0.04	0.14	0.10
Credit card receivables	1.10	2.87	2.22	4.24	0
Commercial and industrial loans	0.06	0.12	0.19	0.62	0.30
All other loans and leases	0.02	0.24	0.13	0.08	0.04
Net Losses on Managed Assets Percent of Total Managed Assets	0.02	0.13	0.09	0.10	0.04

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		11,000	26,300	26,300	33,216	29,821	-58.17	104.27
Dividends		11,000	26,300	26,300	33,216	29,821	-58.17	104.27
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		2,030	3,054	3,090	2,131	115	-33.53	-75.20
Dividends		2,030	3,054	3,090	2,131	115	-33.53	-75.20
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0			
Dividends		0	0	0	0			
Interest		0	0	0	0			
Management and service fees		0	0	0	0			
Other income		0	0	0	0			
Total income from subsidiaries		13,030	29,354	29,390	35,347	29,936	-55.61	-3.99
Securities gains (losses)		0	0	0	0	0		
Other operating income		1,558	1,554	3,119	1,128	779	0.26	5093.33
Total operating income		14,588	30,908	32,509	36,475	30,715	-52.80	7.25
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		4,808	2,995	7,954	5,982	5,974	60.53	13637.14
Other expenses		2,132	2,649	4,797	6,443	6,260	-19.52	224.01
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		6,940	5,644	12,751	12,425	12,234	22.96	901.44
Income (loss) before taxes		7,648	25,264	19,758	24,050	18,481	-69.73	-40.75
Applicable income taxes (credit)		-1,370	-1,033	-2,452	2,001	0		
Extraordinary items								
Income before undistributed income of subsidiaries		9,018	26,297	22,210	22,049	18,481	-65.71	-30.14
Equity in undistributed income of subsidiaries		64,435	26,738	93,692	26,378	72,572	140.99	332.39
Bank subsidiaries		65,375	28,599	94,549	26,276	70,659	128.59	235.67
Nonbank subsidiaries		-940	-1,861	-857	102	1,913		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		73,453	53,035	115,902	48,427	91,053	38.50	164.11
Memoranda								
Bank net income		76,375	54,899	120,849	59,492	100,480	39.12	207.21
Nonbank net income		1,090	1,193	2,233	2,233	2,028	-8.63	-69.83
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,033,759	91.93	887,476	90.01	967,519	91.06	812,396	725,161	16.48	217.00
Common and preferred stock		1,033,759	91.93	887,476	90.01	967,519	91.06	812,396	725,161	16.48	217.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		7,142	0.64	7,098	0.72	8,095	0.76	8,960	8,857	0.62	120.09
Common and preferred stock		7,142	0.64	7,098	0.72	8,095	0.76	8,960	8,857	0.62	120.09
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		50,905	4.53	50,922	5.16	50,914	4.79	38,930	15,946	-0.03	43408.55
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		25,105	2.23	28,770	2.92	28,160	2.65	22,063	32,786	-12.74	19984.00
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	493		
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		7,629	0.68	11,750	1.19	7,818	0.74	1,466	1,729	-35.07	1217.62
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,124,540	100.00	986,016	100.00	1,062,506	100.00	883,815	784,972	14.05	240.59
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	2,000	0.20	0	0	2,000	2,000	-100.00	-100.00
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		159,011	14.14	160,000	16.23	158,791	14.94	100,000	100,000	-0.62	
Other liabilities		8,429	0.75	8,447	0.86	7,129	0.67	7,061	2,488	-0.21	9478.41
Balance due to subsidiaries and related institutions		85,865	7.64	88,894	9.02	85,241	8.02	88,271	87,024	-3.41	110.02
Total liabilities		253,305	22.53	259,341	26.30	251,161	23.64	197,332	191,512	-2.33	489.45
Equity Capital		871,235	77.47	726,675	73.70	811,345	76.36	686,483	593,460	19.89	203.35
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		70	0.01	70	0.01	70	0.01	70	68	0.00	45.83
Common surplus		288,434	25.65	287,670	29.17	288,564	27.16	287,671	262,164	0.27	515.59
Retained earnings		604,504	53.76	472,558	47.93	535,423	50.39	419,522	384,164	27.92	157.25
Accumulated other comprehensive income		32,304	2.87	12,256	1.24	28,169	2.65	18,269	-12,691	163.58	183.54
Other equity capital components		-54,077	-4.81	-45,879	-4.65	-40,881	-3.85	-39,049	-40,245		
Total liabilities and equity capital		1,124,540	100.00	986,016	100.00	1,062,506	100.00	883,815	784,972	14.05	240.59
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		85,865	7.64	88,894	9.02	85,241	8.02	88,271	87,024	-3.41	110.02
Notes payable to subsidiaries that issued TPS		85,865	7.64	88,894	9.02	85,241	8.02	88,271	87,024	-3.41	115.51
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	48.49	78.46	33	0	77.32	3	0	81.10	1	59.27	65.39	46	105.72	87.25	70
Dividends declared / Net income.....	5.95	25.30	15	0	38.61	9	0	42.29	4	26.98	25.65	49	21.46	24.10	45
Net income – dividends / Average equity.....	16.20	9.64	87	15.22	4.43	95	15.89	4.14	95	5.56	7.61	23	13.12	8.12	89
Percent of Dividends Paid															
Dividends from bank subsidiaries	251.54	139.49	82		139.95			132.17		254.18	160.93	80	152.62	131.90	63
Dividends from nonbank subsidiaries	46.42	3.97	94		1.38			3.41		16.31	2.59	88	0.59	2.83	70
Dividends from subsidiary holding companies.....	0	6.36	45		0			4.85		0	0	48	0	0	48
Dividends from all subsidiaries	297.96	193.08	81		173.71			174.85		270.49	209.89	80	153.21	144.51	61
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	14.40	36.56	25	47.91	57.41	44	21.76	60.28	16	55.83	45.88	59	29.68	33.37	45
Interest income from bank subsidiaries.....	0	0.11	25	0	0.07	34	0	0.36	20	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.90	37	0	0.33	44	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	14.40	38.35	23	47.91	62.34	43	21.76	62.88	15	55.83	48.40	57	29.68	35.67	43
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	186.24	54.17	90	255.99	71.47	92	138.38	56.39	85	95.43	76.61	53	5.67	80.47	19
Interest income from nonbank subsidiaries.....	0	2.35	32	0	0.05	46	0	7.38	32	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.63	39	0	0.01	46	0	0.86	39	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.08	46	0	0	48	0	0.16	46	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries	186.24	76.16	84	255.99	74.51	92	138.38	79.84	79	95.43	83.73	52	5.67	96.62	16
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			50.90			43.51			65.48			43.51	
Interest income from subsidiary holding companies.....		5.39			0			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0.44			0			0	
Other income from subsidiary holding companies.....		-0.43			0			0.01			0			0.15	
Operating income from subsidiary holding companies.....		39.64			50.90			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	75.40	67.82	34	85.09	72.91	32	80.90	69.76	34	91.07	77.61	33	97.09	72.95	55
Interest income from bank subsidiaries.....	0	0.39	24	0	0.85	34	0	0.63	20	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	2.08	36	0	1.26	44	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.01	45	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	75.40	81.78	28	85.09	84.25	18	80.90	82.20	25	91.07	94.06	23	97.09	89.39	41
Dividends from nonbank subsidiaries	13.92	2.67	89	9.88	1.39	90	9.51	1.95	87	5.84	1.13	86	0.37	2.65	69
Interest income from nonbank subsidiaries.....	0	0.35	37	0	0	46	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0	48	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0	48	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries	13.92	6.48	84	9.88	2.17	88	9.51	4.70	81	5.84	1.56	84	0.37	3.33	65
Dividends from subsidiary holding companies.....	0	2.43	45	0	0	48	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0	50	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	0	48	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34		4,444.70	645.18	93		135.13		4,413.55	1,178.56	90	4,351.20	854.19	93
Loans and advances from subsidiaries / Total debt	54	28.31	78	54.87	62.48	64	53.68	27.08	77	86.54	70.71	70	85.32	81.26	69